

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of:  
Kathleen Tyson-Quah

Application No.: 10/814,800

Confirmation No.: 4936

Filed: March 31, 2004

Art Unit: 3696

For: **REDUCING RISK IN A PAYMENT-BASED  
TRANSACTION BY RETURNING  
PAYMENT AUTHORIZING INSTRUCTIONS  
TO A PAYMENT QUEUE FOR LATER RE-  
EVALUATION**

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Examiner: F. Poinvil

**Response after Final Action**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Madam:

The present communication responds to the Office Action dated July 7, 2009, in the above-identified application.

**Listing of the Claims** begin on page 2 of this paper.

**Remarks** begin on page 10 of this paper.